

Schedule of Payments

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Prepared using software associated with the
publications of the National Consumer Law Center

March 12, 2012

hummel

Amount Financed:	\$4,500.00
Finance Charge:	\$1,428.00
Total of Payments:	\$5,928.00
Amount of most common payment:	\$247.00
Number of Payments (Monthly):	24
Number of days in irregular first period:	NA
Amount of any irregular first payment:	NA
Amount of any irregular final payment:	NA
Annual Percentage Rate (APR):	28.0008% (28.00%)

Pmt #	Month	Payment	Applied To Interest	Applied To Principal	Remaining Balance
Year # 1					
1	1	\$247.00	\$105.00	\$142.00	\$4,358.00
2	2	\$247.00	\$101.69	\$145.31	\$4,212.69
3	3	\$247.00	\$98.30	\$148.70	\$4,063.99
4	4	\$247.00	\$94.83	\$152.17	\$3,911.82
5	5	\$247.00	\$91.28	\$155.72	\$3,756.10
6	6	\$247.00	\$87.64	\$159.36	\$3,596.74
7	7	\$247.00	\$83.93	\$163.07	\$3,433.67
8	8	\$247.00	\$80.12	\$166.88	\$3,266.79
9	9	\$247.00	\$76.23	\$170.77	\$3,096.02
10	10	\$247.00	\$72.24	\$174.76	\$2,921.26
11	11	\$247.00	\$68.16	\$178.84	\$2,742.42
12	12	\$247.00	\$63.99	\$183.01	\$2,559.41
Totals for year 1:			\$1,023.41	\$1,940.59	
Year # 2					
13	1	\$247.00	\$59.72	\$187.28	\$2,372.13
14	2	\$247.00	\$55.35	\$191.65	\$2,180.48
15	3	\$247.00	\$50.88	\$196.12	\$1,984.36
16	4	\$247.00	\$46.30	\$200.70	\$1,783.66
17	5	\$247.00	\$41.62	\$205.38	\$1,578.28
18	6	\$247.00	\$36.83	\$210.17	\$1,368.11
19	7	\$247.00	\$31.92	\$215.08	\$1,153.03
20	8	\$247.00	\$26.90	\$220.10	\$932.93
21	9	\$247.00	\$21.77	\$225.23	\$707.70
22	10	\$247.00	\$16.51	\$230.49	\$477.21
23	11	\$247.00	\$11.14	\$235.86	\$241.35
24	12	\$246.98	\$5.63	\$241.35	\$.00
Totals for year 2:			\$404.57	\$2,559.41	
Totals for all years:			\$1,427.98	\$4,500.00	

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Amount Financed:	\$4,500.00
Finance Charge:	\$286.80
Total of Payments:	\$4,786.80
Amount of most common payment:	\$199.45
Number of Payments (Monthly):	24
Number of days in irregular first period:	NA
Amount of any irregular first payment:	NA
Amount of any irregular final payment:	NA
Annual Percentage Rate (APR):	6.0036% (6.00%)

Pmt #	Month	Payment	Applied To Interest	Applied To Principal	Remaining Balance
Year # 1					
1	1	\$199.45	\$22.51	\$176.94	\$4,323.06
2	2	\$199.45	\$21.63	\$177.82	\$4,145.24
3	3	\$199.45	\$20.74	\$178.71	\$3,966.53
4	4	\$199.45	\$19.84	\$179.61	\$3,786.92
5	5	\$199.45	\$18.95	\$180.50	\$3,606.42
6	6	\$199.45	\$18.04	\$181.41	\$3,425.01
7	7	\$199.45	\$17.14	\$182.31	\$3,242.70
8	8	\$199.45	\$16.22	\$183.23	\$3,059.47
9	9	\$199.45	\$15.31	\$184.14	\$2,875.33
10	10	\$199.45	\$14.39	\$185.06	\$2,690.27
11	11	\$199.45	\$13.46	\$185.99	\$2,504.28
12	12	\$199.45	\$12.53	\$186.92	\$2,317.36
Totals for year 1:			\$210.76	\$2,182.64	
Year # 2					
13	1	\$199.45	\$11.59	\$187.86	\$2,129.50
14	2	\$199.45	\$10.65	\$188.80	\$1,940.70
15	3	\$199.45	\$9.71	\$189.74	\$1,750.96
16	4	\$199.45	\$8.76	\$190.69	\$1,560.27
17	5	\$199.45	\$7.81	\$191.64	\$1,368.63
18	6	\$199.45	\$6.85	\$192.60	\$1,176.03
19	7	\$199.45	\$5.88	\$193.57	\$982.46
20	8	\$199.45	\$4.92	\$194.53	\$787.93
21	9	\$199.45	\$3.94	\$195.51	\$592.42
22	10	\$199.45	\$2.96	\$196.49	\$395.93
23	11	\$199.45	\$1.98	\$197.47	\$198.46
24	12	\$199.45	\$.99	\$198.46	\$.00
Totals for year 2:			\$76.04	\$2,317.36	
Totals for all years:			\$286.80	\$4,500.00	